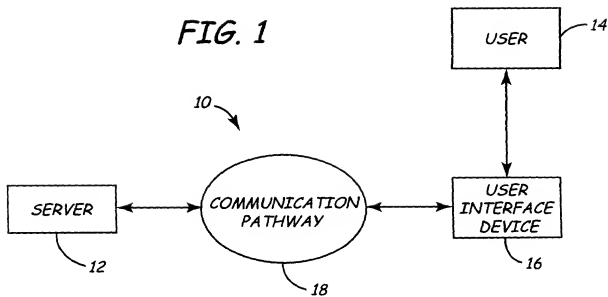
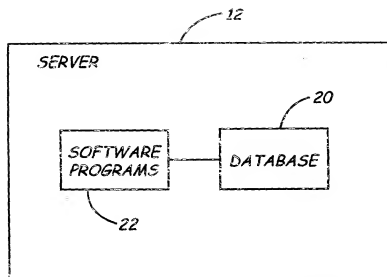


FIG. 1



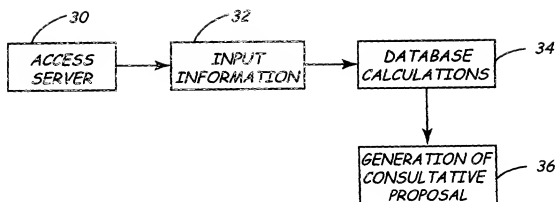
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FIG. 2



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FIG. 3



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BROWSE BY Business Needs Financial Products Business Services RESOURCES Financial Tools Learning Center Online Applications REGISTER ABOUT US BUSINESS MAGAZINE FEEDBACK	<h3>Custom Solutions for Your Business</h3> <p>Stop > ① ② ③ Let's Get Started</p> <p>Vehicle Management Savings Find out how you can reduce your company's vehicle expenses. Answer a few simple questions. We'll create a tailored solution for your fleet. If you have more than 150 vehicles Click Here.</p> <p>How do you currently acquire your vehicles? (Check all that apply)</p> <table><tr><td><input type="checkbox"/> Dealership purchase</td><td><input type="checkbox"/> Fleet management company</td></tr><tr><td><input checked="" type="checkbox"/> Driver reimbursement</td><td><input type="checkbox"/> Other (please specify) <input type="text"/></td></tr></table> <p>What funding sources has your company used to finance recent fleet purchases? (Check all that apply)</p> <table><tr><td><input type="checkbox"/> Cash</td><td><input type="checkbox"/> Open-end Operating Lease</td></tr><tr><td><input type="checkbox"/> Loan or Credit Line</td><td><input type="checkbox"/> Other (please specify) <input type="text"/></td></tr><tr><td colspan="2"><input checked="" type="checkbox"/> Closed-end lease (mileage and term limitations)</td></tr></table> <p>What resources do you use to dispose of your company's vehicles at replacement? (Check all that apply)</p> <table><tr><td><input type="checkbox"/> Dealer trade-in</td><td><input type="checkbox"/> Fleet management company</td></tr><tr><td><input checked="" type="checkbox"/> Driver purchase</td><td><input type="checkbox"/> Other (please specify) <input type="text"/></td></tr><tr><td colspan="2"><input type="checkbox"/> Wholesale/Auction</td></tr></table> <p>What types of vehicles do you have in your fleet? (Check all that apply)</p> <p><u>Find Out More</u></p> <table><tr><td><input type="checkbox"/> Compact car</td><td><input checked="" type="checkbox"/> SUV</td></tr><tr><td><input type="checkbox"/> Midsize car</td><td><input type="checkbox"/> Small pickup</td></tr><tr><td><input type="checkbox"/> Fullsize car</td><td><input type="checkbox"/> Fullsize pickup</td></tr><tr><td><input type="checkbox"/> Luxury car</td><td><input type="checkbox"/> Van</td></tr><tr><td colspan="2"><input type="checkbox"/> Minivan</td></tr></table>	<input type="checkbox"/> Dealership purchase	<input type="checkbox"/> Fleet management company	<input checked="" type="checkbox"/> Driver reimbursement	<input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Cash	<input type="checkbox"/> Open-end Operating Lease	<input type="checkbox"/> Loan or Credit Line	<input type="checkbox"/> Other (please specify) <input type="text"/>	<input checked="" type="checkbox"/> Closed-end lease (mileage and term limitations)		<input type="checkbox"/> Dealer trade-in	<input type="checkbox"/> Fleet management company	<input checked="" type="checkbox"/> Driver purchase	<input type="checkbox"/> Other (please specify) <input type="text"/>	<input type="checkbox"/> Wholesale/Auction		<input type="checkbox"/> Compact car	<input checked="" type="checkbox"/> SUV	<input type="checkbox"/> Midsize car	<input type="checkbox"/> Small pickup	<input type="checkbox"/> Fullsize car	<input type="checkbox"/> Fullsize pickup	<input type="checkbox"/> Luxury car	<input type="checkbox"/> Van	<input type="checkbox"/> Minivan	
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<input type="checkbox"/> Minivan																											



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FIG. 4


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Custom Solutions for Your Business
Stop > ① ② ③ Continue answering questions below
Vehicle Management Savings

Vehicle Type	How many do you have of each?	How many miles are driven each year?	How often do you replace them?
SUV	42	30,000 Miles	42 Months

Does your company have a program in place to control fuel expenses?
[Find Out More](#)
☐ Yes ☒ No
If yes, what program(s) do you use? (Check all that apply)
☐ Cash / Credit card / Driver expense reimbursement
☐ Electronic universal fuel card / Oil company card

Does your company have a program in place to control vehicle maintenance expenses?
[Find Out More](#)
☐ Yes ☒ No
If yes, what program(s) do you use? (Check all that apply)
☐ Local service station relationship
☐ Driver expense reimbursement
☐ Comprehensive maintenance management program
☐ Other

Who approves maintenance?
☐ Local service station relationship
☒ Driver expense reimbursement
☐ Comprehensive maintenance management program
☐ Other

In order for us to calculate the appropriate lease and tax implications specific to your business, please enter your state for your headquarter location.

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FIG. 5

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Here are your vehicle savings

Vehicle Management Savings

Below is a summary of your vehicle management savings based on the information you provided. Click "view full report" to see your complete savings analysis, or click on the expense category to view specific savings recommendations.

Based on your current fleet profile, you could save \$4,728 annually by implementing these customized recommendations.

Expense Category	Recommendation	Potential Annual Net Savings
Vehicle Acquisition	<ul style="list-style-type: none"> Buy your vehicles on a Fall/Spring factory. Order schedule and save 4%-8% on the capitalized cost of the vehicle 	\$320
Financing	<ul style="list-style-type: none"> Lease to help improve your cash flow and free up capital to invest in your business. Maximize tax advantages by leasing instead of purchasing. 	
Maintenance	Use a maintenance management program to: <ul style="list-style-type: none"> Control repair costs. Access discounts at major vendors. 	\$2,294
Fuel	Implement a fuel card program to: <ul style="list-style-type: none"> Control card use (you set the parameters). Monitor and consolidate expenses on one bill. 	\$1,299
Registration	<ul style="list-style-type: none"> Outsource the administrative process of registering vehicles. Increase the productivity of your staff. 	\$336
Vehicle Resale	<ul style="list-style-type: none"> Establish a replacement policy to optimize resale returns (based on GE's vast historical database). Leverage GE's national wholesale network of auctions and brokers. 	\$480
Potential Annual Net Savings		\$4,728

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These cost savings are estimates and may vary with your particular usage requirements. The information contained in this proposal is made available with the understanding that GE is not providing legal, tax, accounting or financial advice. Consult with your legal, tax, accounting and/or financial advisors if such advice is necessary.

FIG. 6

FIG. 7

Consultative Solution

- Your Current Fleet Profile
- GE Recommendations
- Product and Service Information

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FIG. 8

- Recommendations are based on evaluating the whole vehicle life cycle. They incorporate our vehicle management expertise as a global leader managing over one million vehicles worldwide.
- By utilizing our vast databases of historical vehicle data, we are able to benchmark your current fleet management and to project estimated cost savings.

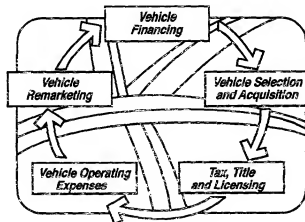


Table of Contents

Vehicle Acquisition

Financing

Maintenance

Fuel

Registration

Vehicle Resale

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FIG. 9

Consultative Solution

Your Current Fleet Background

<u>Vehicle Type</u>	<u># Vehicles</u>	<u>Avg. Miles/Year</u>	<u>Avg. Replacement Cycle (Months)</u>
Fullsize Car	10	25,000	36
Luxury Car	10	25,000	36
SUV	10	25,000	36

Expense Category

Description

Financing

Cash

Maintenance

Maintenance approval: Driver managed

Fuel

No fuel program

Vehicle Acquisition

Dealership purchase Driver reimbursement

Vehicle Resale

Driver Purchase

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FIG. 10

Fleet Operations Recommendations

<u>Expense Category</u>	<u>Recommendations</u>	<u>Potential Annual Net Savings</u>
Vehicle Acquisitions	Buy your vehicles on a Fiat/Spring Factory Order schedule and save 4% to 8% on the capitalized cost of the vehicle	\$4,0000
Financing	Lease to help improve your cash flow and free up capital to invest in your business. Maximize tax advantages by leasing verses ownership.	\$35,525
Maintenance	Utilize a Maintenance Management Program to control repair costs and access discounts at major vendors.	\$7,587
Fuel	Implement a fuel card program to control card usage and monitor and consolidate expenses on one bill.	\$7,158
Registration	Outsource the administrative process of registering vehicles. Increase the productivity of your staff.	\$1,948
Vehicle Resale	Establish a replacement policy to optimize resale returns. Leverage GE's national wholesale network of auctions and brokers.	\$6,000
Total Potential Annual Net Savings		\$62,218

Assumptions

GE is able on average to buy vehicles for \$400 less than other channels and GE is able to sell vehicles for \$600 more than other channels (based on market conditions, time of year, type of vehicles, etc.)

These cost savings are estimates and may vary with your particular usage requirements. The information contained in this proposal is made available with the understanding that GE is not providing legal, tax, accounting or financial advice. Consult with your legal, tax, accounting and/or financial advisors if such advice is necessary.

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FIG. 11

Your Office @ Fleet

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Your Office @ Fleet is an online application that helps you manage your fleet from your desktop.

Vehicle Ordering

Your Office @ Fleet offers the most comprehensive online vehicle ordering tool in the industry with direct links to manufacturers and access to real-time data. You receive up-to-the minute modification of manufacturer changes, ensuring each order complies with manufacture requirements. Access the Vehicle Ordering System's main menu for:

- Vehicle pricing and configuration – Receive immediate information on pricing, availability and options.
- Ordering options – Build an entire vehicle online; access Rapid! Factory Order entry screen for factory orders, replacement orders or duplicate orders; place multiple batch orders online; or generate driver-based paperless ordering.
- Fleet specification – Compare manufacturer makes and models for more informed buying decisions.
- Order status – Check the order status of you vehicle through delivery.

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E-Mail Fleet Reporting

You will automatically receive reports via email on a monthly basis to help manage your fleet. Your monthly emails will include:

- Invoices and bill details
- Fleet inventory report
- Maintenance and fuel expense summaries
- Over/Under parameter maintenance and fuel exceptions
- Warranty recovery report

View/Update Vehicle

With this tool for daily fleet management, you can:

- View and/or update real time vehicle information; driver or driver details; recent fuel card transactions; life-to-date maintenance history; and odometer readings
- Add non-leased units to your fleet
- Take a unit off road for services
- Initiate a state or province transfer
- Order new service materials
- Initiate the remarketing of the vehicle and run its fair market value

In addition, customer communications regarding timely fleet industry news to help manage your fleet are provided online within *Your Office @ Fleet*.

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FIG. 12

Vehicle Selection and Acquisition

Using extensive fleet planning tools, GE analyzes your fleet operation and maximizes cost savings throughout the life of your vehicles. Our Life Cycle Cost Analysis will help you understand the fixed and operating costs of every vehicle so you can make informed, appropriate decisions.

Vehicle Specification

- Experienced vehicle selection
- Depreciation rates analysis
- Vehicle options selection
- Purchase timing to minimize depreciation
- Expert up-fitting advice

Vehicle Order and Delivery

- Convenient, accurate ordering
- North American dealer network
- Vehicles titled and road ready
- Up-fit process managed
- All invoices processed (manufacturer/dealer)

Online Vehicle Ordering

Your Office @ Fleet offers the most comprehensive online vehicle-ordering tool in the industry. Access the Vehicle Ordering System's main menu for:

- Vehicle pricing and configuration information – Receive immediate feedback on pricing, availability and options
- Ordering options – Build an entire vehicle online: access Rapid Factory Order entry screen for factory orders, replacement orders or duplicate orders; place multiple batch orders online; or generate driver-based paperless ordering.
- Fleet specification – Compare manufacturer makes and models for more informed buying decisions.
- Order status – Check the order status of your vehicle through delivery.

Vehicle Title & License and Tax Administration

- Up-to-date tax administration
- Reporting and payment of taxes on your behalf

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FIG. 13

Open-End Lease

Smart managers now understand that with vehicles what matters to a business is use, not ownership. That's why leasing company vehicles makes so much sense.

GE offers an open end lease with a Terminal Rental Adjustment Clause -- a TRAC Lease -- for company vehicles. A TRAC Lease lets you choose and use the vehicles you want. A TRAC Lease helps you preserve working capital and decrease costs associated with your company vehicles -- and add profit to your bottom line.

Smart Asset Management

There are many benefits to leasing your company vehicles:

- Lower monthly payments
- No capital is required as down payment, so you have more capital for business investments
- Competitive payments and interest rates make vehicle funding economical
- Level or step-down payment structures give you more flexibility
- Flexible terms allow you to better manage cash flows
- Flexibility to change vehicles (after 12 months) as your needs change
- Tax advantages of leasing versus ownership

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Outsource Administrative Tasks

From providing you with monthly billing to handling registration renewal notices, we provide service and convenience through:

- Consolidated billing
- RapidTag™ - a vehicle registration and re-licensing program that saves you time and money
- National Account Program - offers negotiated discounts on the purchase of vehicle products and services nationwide
- Consultation and use of our vast database to assist you in selecting the best make and model vehicle for your business application
- Configuration and coordination of all up-fitting of vehicles as required
- Vehicles are titled and ready to be driven
- GE's expertise delivers higher value
- GE offers a variety of service programs designed to provide expert, low-cost, and convenient assistance in all aspects of fleet management

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FIG. 14

Lease vs. Corporate Ownership

Estimated Savings Calculations

¹⁰⁰ Vehicle Type	¹¹⁰ Number of Vehicles	¹²⁰ Purchase Cost/Lease Cap Cost	¹³⁰ Estimated Net Sales Price	¹⁴⁰ Avg. Replacement Cycle (Months)	NPV for Own	NPV for Lease	¹⁵⁰ Lease Benefit	Annual Benefits
Fullsize Car	10	\$25,575	\$9,500	36	\$16,245	\$12,928	\$3,317	\$1,106
Luxury Car	10	\$33,642	\$13,500	36	\$20,924	\$16,492	\$4,433	\$1,478
SUV	10	\$27,493	\$11,500	36	\$16,154	\$13,246	\$2,907	\$969

Potential Annual Net Savings

\$35,525

These cost savings are estimates and may vary with your particular usage requirements.

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FIG. 15

Maintenance Management

The Maintenance Management Program provides around-the-clock and "before the fact" control of vehicle repairs, resulting in lower overall maintenance cost and greater convenience for you and your drivers.

Maintenance Coverage

Our Maintenance Management Program offers your drivers the convenience of a large National Account and Independent Vendor Network. From tires to preventive maintenance to emergency roadside assistance, GE has you covered at every mile with a network of high-quality vendors across North America.

Comprehensive Support, 24 Hours a Day

When drivers need repairs or maintenance, they simply present their Driver's Guide to the National Account vendor. If the amount exceeds the authorization limit, the vendor calls our toll-free 24-hour Vehicle Maintenance Control Center. A GE Technical Advisor will then:

- Access vehicle history
- Review required maintenance with the service mechanic
- Check for recurring problems
- Search for warranty or post-warranty coverage
- Negotiate and validate price
- Authorize appropriate repairs

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Proven Cost Savings

Our Maintenance Management program saves customers millions of dollars each year, averaging more than \$8 of documented savings per vehicle per month. We achieve these savings by:

- Providing our negotiated pricing at National Account Vendors for routine maintenance
- Preventing unnecessary and repetitive repairs
- Negotiating competitive prices on parts and repair
- Recovering post-warranty costs
- Arranging convenient short-term rentals
- Offering total customer support 24 hours a day, seven days a week

Consolidated Billing and Detailed Expense Reporting

We consolidated all maintenance invoices into one monthly bill for your entire fleet, saving you the cost of verifying, processing and paying multiple vendor invoices. In addition, our Management Reporting Package will track and analyze:

- Fixed and variable operating costs for each vehicle
- Exceptions on any vehicle or driver that exceeds your pre-set parameters
- Preventive maintenance overdue by vehicle

You can also access this information via our web reporting tool at *Your Office & Fleet*.

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FIG. 16

Maintenance Management Cost Benefit Analysis

This analysis is intended to demonstrate the savings potential of the GE Maintenance Management Program.

Aseumptions

<u>Vehicle Type</u>	<u>Number of Vehicles</u>	<u>Annual Miles Per Vehicle</u>	<u>Total Annual Miles Driven</u>	<u>Average Replacement Mileage</u>	<u>Average Replacement Cycle (Months)</u>
Fullsize Car	10	25,000	250,000	74,000	36
Luxury Car	10	25,000	250,000	74,000	36
SUV	10	25,000	250,000	74,000	36

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FIG. 17

Maintenance Management Cost Benefit Analysis

Estimated National Account Costs and Savings (Per Vehicle Type)

<u>Vehicle Type</u>	<u>Cost Per Month (Current)</u>	<u>Cost Per Month (With GE)</u>	<u>Optimal Savings Per Month</u>	<u>National Account Utilization</u>	<u>Savings Per Month</u>
Fullsize Car	\$27.29	\$21.25	\$240.33	\$158.33	\$175.33
Luxury Car	\$27.70	\$21.66	\$242.42	\$160.42	\$177.42
SUV	\$61.45	\$48.12	\$344.50	\$262.50	\$279.50

Estimated Savings Calculations

<u>Potential Savings</u>	<u>Savings Per Month Per Vehicle</u>	<u>Total Savings Per Month</u>	<u>Total Savings Per Year</u>	<u>Total Savings Per Cycle</u>
National Account	\$19.00	\$581.00	\$6,975.00	\$20,925.00
Cost Avoidance	\$7.00	\$210.00	\$2,520.00	\$7,560.00
Post Warranty	\$1.00	\$36.00	\$432.00	\$1,296.00
Total Potential Savings	\$28.00	\$827.00	\$9,927.00	\$29,781.00
Services Fee	\$6.00	\$195.00	\$2,340.00	\$7,020.00
	\$21.00	\$632.00	\$7,587.00	\$22,761.00
		Potential Annual Net Savings		<u>\$7,587.00</u>

These cost savings are estimates and may vary depending on your particular usage.

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FIG. 18

Maintenance Management - Sample Report

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ABC Quality Company
 008999-01-01
 APR 1997 PER DD 04 VER. 1

Report Analysis	Current Period	YTD	Last 12 months
PERSONAL MILES	56,998	222,215	652,824
BUSINESS MILES	998,959	3,558,974	9,400,303
TOTAL MILES	1,055,957	3,781,189	10,053,127
% TOTAL PERSONAL MILES	5.40%	5.88%	6.49%
AVG MI. PER MONTH PER VEHICLE	2,237	2,036	1,987
VEHICLES INCLUDED	MI. MAY BE EXTRA POLYMER		

Fuel Analysis	Total Gallons	MPG	CPG
CURR. PERI	50,110	21.06	1.25
YTD	177,066	21.35	1.26
LAST 12 MO	459,219	21.69	1.27
# Active VEH.	Avg. Odds	Avg. MILES	Avg. Cost
CURR. PERI	472	33,318	19
YTD	495	35,186	20
LAST 12 MO	554	29,111	22

Expenses Analysis	Total	Per Mile	Per Month-Per Vehicle
Current Period	YTD	Current Period	Current Period
YTD	Last 12 months	YTD	YTD
Last 12 months	Last 12 months	Last 12 months	Last 12 months
VARIABLE EXPENSES			
PERSONAL MILES	2,510	13,029	25,069
TIRES	3,403	13,712	44,561
MECHANICAL SERVICE			
POLICY ADJUSTMENT	1,123	1,652	4,130
BRAKES	2,314	5,875	16,374
STEERING	29	196	3,180
SUSPENSION	188	767	1,170
TRANSMISSION	136	1,762	5,855
CHASSIS SYSTEM	14	238	7,094
COOLING SYSTEM	172	2,118	5,341
SEALANT	99	2,136	5,341
SMOKER	432	7,327	15,561
AIR COND/VENT	210	1,225	6,093
ALIGNMENT	196	713	2,783
OTHER HIGH DRIVE	4,234	16,878	57,205
TOTAL LESS FUEL	12,624	59,658	180,452
FUEL	62,513	223,351	582,715
TOTAL VARIABLE EXPENSE	75,137	283,009	763,167
ADMINISTRATIVE EXP			
DEPRECIATION	142,634	567,559	1,535,698
INTEREST	29,465	117,904	311,811
MANAGEMENT FEES	4,072	16,225	39,914
LICENSER & TAXES	23,456	79,687	211,129
INSURANCE	136,567	706,666	2,439,994
SERVICES FEES	6,848	27,408	75,634
ADMIN & REGULATORY FEES	89	385	1,208
NET ADJUSTMENT OF SALES	7,992	1,649	4,626
TOTAL ADMIN EXPENSE	335,219	1,516,225	4,615,726
OTHER EXPENSES			
ACCIDENT EXPENSES	4,634	26,427	107,843
ACCIDENT RECOVERY	2,189	7,412	31,649
INCIDENTAL EXPENSES			
PARKING & STORAGE			
CAR WASH	1,196	4,802	15,423
TOLLS			
OTHER INCIDENTAL	123	783	3,192
MECHANICAL RENTAL	1,266	9,042	23,665
TOTAL OTHER EXPENSES	6,039	35,641	118,475
PERSONAL USE CREDIT	190,915	762,545	2,187,874
TOTAL NET EXPENSE	234,850	1,070,510	3,213,522

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FIG. 19

GE Electronic Fuel Card

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The GE Electronic Fuel Card Program provides you and your drivers with a convenient credit card for purchasing fuel and monitoring usage. From cars to heavy-duty trucks, the Electronic Fuel Card fits the needs of any type of fleet.

Nationwide Coverage

The GE Electronic Fuel Card is accepted at more than 130,000 fuel locations nationwide, including:

- More than 28,000 diesel fuel sites, with 14,500 offering tractor-trailer accessibility
- 3,400 truck stops with tractor-trailer accessibility, overnight parking and convenience stores

Convenience

- Multiple fuel types (unleaded, diesel, propane, alternative fuels, etc.)
- Point-of-sale transactions
- 24-hour driver support
- Odometer readings are captured and integrated with GE maintenance program data

Security

Driver Personal Identification Numbers (PINs) protect the card from fraud and misuse.

- PIN identifies purchases by driver
- Card may be terminated quickly and easily
- Transaction limitations reduce potential risk
- Effective in "pool" vehicle and contract job applications

Control

Extensive detail is captured on each purchase, giving you immediate control of your fleet expenses.

- Exception parameters are tailored to customer requirements
- Exception reports highlight vehicles operating outside your fleet parameters
- Transaction reports specify fuel type, fuel site, odometer reading, miles per gallon, cost per gallon, non-fuel transactions, etc., by vehicle
- Transactions are consolidated into one monthly bill

In addition, you can access updated fuel records via our web reporting tool at *Your Office @ Fleet*. The web tool makes it easy to:

- Request and cancel cards
- View fuel transaction and exception details
- Update vehicle and driver information

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FIG. 20

Fuel Policy Cost Benefit Projection Analysis

The most effective way to quantify the savings from the GE Electronic Fuel Management Program is to itemize the various additional fuel expenses your fleet may be experiencing. The following analysis quantifies where a fleet could realize savings based on historical experience within the fleet industry.

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Assumptions

<u>Vehicle Types</u>	<u>Number of Vehicles</u>	<u>Annual Miles per Vehicle</u>	<u>Miles Per Gallon</u>	<u>Gallons Per Fill</u>	<u>Price Per Gallon</u>	<u>Annual Fuel Cost</u>
Fullsize Car	10	25,000	18.3	15.2	\$1.55	\$21,174.86
Luxury Car	10	25,000	17.20	14.80	\$1.55	\$22,529.07
SUV	10	25,000	13.60	19.20	\$1.55	\$28,492.64

Total Number of Vehicles	30
Dollar Differential on Premium Fuel	\$0.18
Annual Gallons Purchased	<u>46,578</u>
Total Annual Fuel Costs	\$72,196.58

<u>Control Item</u>	<u>Current Avg. Cost</u>
Unauthorized Fuel Purchases	3%
Unnecessary Premium Purchases	20%
"Other" Items (lunch, soda, etc.)	5%
Internal Receipt Process (per receipt)	\$0.15
	Item Cost Per Year
(total annual fuel cost X unauthorized fuel)	\$2,165.90
(gallons X unnec. prem. X \$ diff. prem.)	\$1,676.82
(total annual fuel costs X other items)	\$3,609.83
(# of vehicles X fill-ups X int. rec. processing)	\$425.74

Potential Total Savings	\$7,878.29
Service Fee	\$720.00

Potential Annual Net Savings \$7,158

These cost savings are estimates and may vary depending on your particular usage.

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FIG. 21

Electronic Fuel Card

U.S. GE and Wright Express Partners

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- 
- Admiral
 - Amoco
 - Ashland
 - AT
 - Williams
 - Best (MA)
 - BP
 - Capital
 - City
 - Cenex
 - Circle K
 - Citgo
 - Clark
 - Coastal
 - Conoco
 - Crown
 - Diamond
 - Erickson
 - Exxon
 - EZ Serve
 - Fina
 - Giant
 - Gas City
 - Gentle
 - Getty
 - Gulf
 - Hess
 - Holiday
 - Imperial
 - Jr. Foods
 - Kenyon
 - Kerr-McGee
 - Kwik Trip
 - Krause
 - Mapco
 - Marathon
 - MFA Oil
 - Mini Mart
 - Mobil
 - MVP
 - NCS
 - (Stop'n Go-TX)
 - PetroSouth
 - Phillips 66
 - Quik
 - Seaco
 - Sheetz
 - Shell
 - Simonson's (ND)
 - Sinclair*
 - Sun
 - Sunoco
 - Super America
 - Superpumper
 - SuperQuik
 - Taylor Oil
 - Tesoro (AK)
 - Texaco
 - Total
 - Trade Oil
 - United
 - Unocal
 - Uno-Ven*

* Electronic roll out in process – Check with Station Attendant.

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FIG. 22

Electronic Fuel Card – Sample Report

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GE Capital
Fleet Services

Summarizes
by fuel type
and exception

ELECTRONIC FUEL CARD
SUMMARY REPORT

INVOICE DATE: 01/01/99
PAGE: 201

FLEET
LEVEL 2
LEVEL 3

5555
GROUP A

ABC ENTERPRISES, INC.
GROUP A

LEVEL 4
LEVEL 5
LEVEL 6

Summary of fuel
transactions

FUEL TYPE SUMMARY

	FUEL TRANSACTIONS		FUEL DOLLARS		FUEL GALLONS	
	NUMBER	% OF TOTAL	TOTAL	% OF TOTAL	NUMBER	% OF TOTAL
DSL	2	3.77%	92.19	3.47%	29.81	3.44%
SUP	14	26.42%	278.15	29.97%	241.87	27.20%
UN+	9	16.98%	182.52	17.51%	149.10	16.81%
UNL	26	52.83%	456.27	49.05%	466.34	52.57%
	53	100.00%	\$928.13	%100.00%	887.12	100.00%

EXCEPTION SUMMARY

	FUEL TRANSACTIONS		FUEL DOLLARS		FUEL GALLONS	
	NUMBER	% OF TOTAL	TOTAL	% OF TOTAL	NUMBER	% OF TOTAL
C COST PER TRANSACTION	0	0.00%	0.00	0.00%	0.00	0.00%
D MULTIPLE PER DAY	6	12.00%	24.84	3.45%	25.84	3.81%
F FUEL TYPE	25	50.00%	454.41	63.02%	430.78	62.04%
G GALLONS PER TRANSACTION*	0	0.00%	0.00	0.00%	0.00	0.00%
H AFTER HOURS	3	6.00%	30.54	5.46%	33.33	4.91%
L EXCEED MIN LIMITS*	0	0.00%	0.00	0.00%	0.00	0.00%
M MPG RANGE	11	22.00%	126.00	17.47%	123.92	18.27%
P PRICE PER GALLON*	0	0.00%	0.00	0.00%	0.00	0.00%
S STATE*	0	0.00%	0.00	0.00%	0.00	0.00%
W WEEKEND	5	10.00%	76.25	10.58%	74.36	10.98%

* Denotes future exception possibility

Total # of exception
transactions plus
all transactions
within parameters.

Summary of
transactions outside
established parameters

TOTAL TRANSACTION PROCESSED

67

AVERAGE COST PER GALLON

\$1,093.00

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FIG. 23

Electronic Fuel Card – Sample Report

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GE Capital Fleet Services Details every transaction per unit per cycle. **ELECTRONIC FUEL CARD TRANSACTION REPORT** Your level structure carried up to 6 levels. INVOICE DATE: 1/31/99 GE UNIT: 0098001 PAGE: 1 Same period as services invoice. Full VIN shown

Reference fields as defined by your fleet. FLEET LEVEL 2 LEVEL 3 5555 ABC ENTERPRISES, INC. GROUP A 5555 ABC ENTERPRISES, INC. GROUP A LEVEL 4 LEVEL 5 LEVEL 6

CUST UNIT GE		CUST REF JOHN SMITH		YEAR/MAKE/MODEL 1996 FORD WINDSTAR		PLATE/STATE YY1234MIN		VIN 1ABCD123EF4567890			
ACCOUNT NUMBER 0123456789104001				PREVIOUS MONTH'S ODOMETER 22712							
DATE	TIME	OIL CO.	ADDRESS	ODOMETER	DRIVER NAME	PROD TYPE	UNIT/ GALLONS	COST UNIT	TOTAL COST	MPG	EXCEPTION CODES
11/18/96	12:19	TOTAL	1234 JOHN ST., EDEN PRAIRIE MN 55346	22990	SMITH	UNL	14,500	1.090	15.61	19.31	F
11/23/96	13:40	AMOCO	456 ANYWHERE DR., CHANHASSEN MN 55317	23496	SMITH	UNL	20,100	1.010	20.30	19.50	
11/29/96	16:21	SUPAMR	9876 CENTRAL AVE., MINNETONKA MN 55345	23716	SMITH	SUP	20,400	1.140	22.26	18.23	DFW
12/05/96	15:11	MOBIL	789 MAIN ST., EDINA MN 55435	25116	SMITH	UNL	19,300	0.990	19.11	72.49	MW
FUEL BILLING TOTALS							74,300	1.056	78.48		
NON-FUELING TRANSACTIONS											
11/29/96	16:20	SUPAMR	9876 CENTRAL AVE., MINNETONKA MN 55345	23716	SMITH	TAX	2,600	2.000	0.13		DOW
11/29/96	16:20	SUPAMR	9876 CENTRAL AVE., MINNETONKA MN 55345	23716	SMITH	TAX	1,000		0.13		ODW
TOTAL NON-FUEL									4.19		
TOTAL BILLING									82.61		

Exceptions Codes: A = Asset is off-road - new asset not found" G = Gallons per Transaction" M = MPG Range S = Invalid State" W = Woesend" * Denotes future exception possibility.
 C = Cost Per Transaction H = After Hour O = Other: Not Fuel/Oil P = Price per Gallon
 D = Multiple per Day L = Exceeds Maximum Limit
 F = Fuel Type

Last Update 12/16/98

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FIG. 24

Electronic Fuel Card – Sample Report

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GE Capital Fleet Services **ELECTRONIC FUEL CARD TRANSACTION REPORT** Page: 101

Details every transaction outside established parameters. *PIN # entered at fuel site identifies driver.* *Your level structure sorted up to 6 levels.*

FLEET LEVEL 2 5555 GROUP A ABC ENTERPRISES, INC. INVOICE DATE: 01/01/99
 LEVEL 3 GROUP A GROUP A

DATE	TIME	OL CO.	ADDRESS	ODOMETER	DRIVER NAME	PROD TYPE	UNIT/ GALLONS	COST UNIT	TOTAL COST	MPG	EXCEPT. CODES
<p><i>Grade of fuel or product purchased</i></p> <p><i>Exceptions are highlighted.</i></p>											
11/16/98	12:18	TOTAL	GE UNIT: 0099001 CLIENT UNIT: JOHN SMITH 1096 FORD WINDSTAR ON ROAD: 8/24/98 ISSUED 8/1/98	22993	SMITH	UN+	14,500	1.090	15.81	19.31	F
11/25/98	8:21	SUPAMR	9876 CENTRAL AVE., MINNETONKA MN 55345	22716	SMITH	SUP	20.40	1.140	23.26	18.23	DPM
11/29/98	11:20	SUPAMR	9876 CENTRAL AVE., MINNETONKA MN 55345	22716	SMITH	MOT	2.000	2.000	4.00		DOW
11/29/98	18:20	SUPAMR	9876 CENTRAL AVE., MINNETONKA MN 55345	22716	SMITH	TAX	1.000	0.13			DOW
12/02/98	15:11	MOBIL	789 MAIN ST., EDEN PRAIRIE MN 55345	25115	SMITH	UNL	19.300	0.990	19.11	72.49	MW
<p><i>Your GE unit number referenced.</i></p> <p><i>Odometer reading captured at time of purchase.</i></p>											
11/16/98	12:10	AMOCO	GE UNIT: 0099001 CLIENT UNIT: POOL UNIT 1999 FORD TAURUS ON ROAD: 8/24/98 ISSUED: 8/24/98	8865	DOE	UN+	12,800	1.080	13.61	21.57	F
11/23/98	00:00	MOBIL	1234 ANYSTREET, ORONO MN 55392	9143	BROWN	SUP	12.100	1.150	13.92	22.98	PH
11/29/98	07:47	MOBIL	456 MAIN STREET, NAVARRE MN 55391	9451	BROWN	UNL	15.700	1.010	15.86	21.53	W
12/07/98	11:37	SUPAMR	387 ANYWHERE DR., CHASKA MN 55318	999999	JOHNSON	UN+	15.200	1.090	17.86	61143.09	FM
12/13/98	00:00	TOTAL	1234 ANYSTREET, ORONO MN 55392	10032	DOE	UN+	14.100	0.990	13.96	-70210.43	MW

Fueling site name and address. *Clearly identified exceptions*

Exception Codes: A = Asset is off-road - new asset not found*
 C = Cost Per Transaction G = Gallons per Transaction M = MPG Range S = Invalid State*
 D = Multiple per Day H = After Hour O = Other: Not Fuel/Oil W = Weekend
 F = Fuel Type L = Exceeds Maximum Limit P = Price per Gallon*
 * Denotes future exception possibility.

Last update 12/16/98

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FIG. 25

Rapid Tag™ Program

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The RapidTag™ Program makes certain that the registration renewal for all your vehicles is properly completed and that the renewal license plates, tags and stickers are distributed on time. RapidTag™ eliminates costly penalties, maximizes driver productivity and gives you more time to manage your core business.

One Comprehensive Package

The RapidTag™ Program is the only guaranteed registration program that keeps your drivers on the road. With RapidTag™, re-licensing and re-registration for your entire fleet is handled properly and on time in all 50 states and 12 provinces in Canada. GE will complete all necessary administrative work for you, including:

- Tracking all renewal and re-registration dates for plates, tags or stickers
- Monitoring changes in state/province and county filing regulations
- Settling variances
- Paying correct fees
- Sending tags and plates directly to your designated drivers

One Convenient System

The RapidTag™ System works in four stages, keeping you well informed at every step.

- 90 days before due date: You will receive a renewal list of all your vehicles with any expiration occurring in the next 90 to 120 days.
- 60 days before due date: Your drivers receive an instruction kit, which details specific information (odometer reading, emissions certificate, state/province inspection, etc.) required for re-registration of their assigned vehicle.
- 45 days before due date: If we have not received the requested information, a reminder letter will be sent to the driver.
- 30 days before due date: GE files with the appropriate state/province, county or city Department of Motor Vehicles Division/Ministry for the new tags or plates for your vehicles and pays all fees. Once the renewals are processed, we send the new tags or plates directly to your drivers prior to the expiration date.

Enhanced Productivity

RapidTag™ not only saves you from penalties and tickets resulting from late registration, it helps your operations run more efficiently by:

- Consolidating all re-registration fees into a single, monthly invoice
- Eliminating multiple payments to governing agencies
- Reducing driver reimbursement

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FIG. 26

RapidTag™ Cost Benefit Projection Analysis

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This analysis is intended to demonstrate the savings potential of the GE RapidTag™ license renewal program.

Assumptions

Total Number of Vehicles	30
Vehicles Replaced Per Year	33%
Number of Vehicles Renewed Per Year	20
Value of Driver's Time	\$50/hr.
Avg. Time to Apply for Renewals	2/hr.
Value of Fleet Management's Time	\$65/hr.
Problem Renewals	15%
Fleet Management's Time Per Problem	0.5/hr.
Avg. Fine	\$50
Internal Cost of "Hot" Check	\$25
Percent "Hot" Checks	25%
Avg. Renewal Cost	\$100

Renewal Cost

	Current	RapidTag™
Driver's Time	\$2,500	\$0.00
Fleet Management's Time	\$97.00	\$24.00
Fines and Penalties	\$150.00	\$0.00
Issuance of "Hot" Checks	\$125.00	\$0.00
Renewals for 30 Vehicles	\$2,000	\$2,000
Services Fee (\$2.25 Per Unit Per Month)	\$0.00	\$900.00
Total Cost	\$4,872.00	\$2,924

Potential Annual Net Savings

\$1,948

**Assumes fleet administration's time spent on renewals will be reduced to 25% once on RapidTag™ program.*

Savings Per Unit	\$97.00
Savings Percentage	40%

These cost savings are estimates and may vary depending on your particular usage.

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FIG. 27

Vehicle Resale

300

Remarketing Services provides a three-channel approach to selling used vehicles:

- Wholesale
- Employee Purchase Program
- Company Arranged Offer

These sale channels are designed to maximize your sale proceeds in the shortest time possible.

Wholesale

GE picks up the used vehicle and markets it through its national wholesale network of auctions and brokers.

- Full service resale process
 - National coverage
 - Regional expertise
 - Close monitoring of process
 - Proven results (net proceeds average 101% Automotive Market Report*)
- *AMR using "Clean Condition" adjusted for miles.

Employee Purchase Program

Full service process where GE prices the used vehicle at fair market value based on a predetermined pricing formula, takes employee inquiries about the purchase process, and if the employee's offer is accepted, sends the title and bill of sale to the employee upon sale completion.

- Provides ability to obtain the highest resale proceeds
- GE Wholesale Matrix reflects current market conditions
- No cost to lessee

Company Arranged Offer

This customer-driven method gives you greater flexibility in the resale process.

- Lessee proposes a buyer for the vehicle
- GE upon acceptance of the purchaser's offer, completes the sale and sends the title and bill of sale

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FIG. 28

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Summary

Thank you for undertaking our Vehicle Management Consultation.

Based on your current fleet profile, you could save

\$62,218

by implementing these customized recommendations
with GE.

To Take Advantage of the These Savings

Contact us in any of the following ways:

1. Call 1-888-335-GESB (4372) to speak with a Specialist (8 a.m. to 6 p.m. EST)
2. Select "Contact Us" on this website: <http://www.gesmallbusiness.com>

After you "Contact Us" a GE Small Business Solutions Specialist will contact you within 3 hours during normal business hours regarding your inquiry.

3. Fill out the on-line credit application and submit it. A GE Small Business Solutions Specialist will contact you within 3 hours during normal business hours

(<http://www.gesmallbusiness.com>)

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